From: Stephanie L. Schmidt

Subject: Consumer Information

Date: Jun 28, 2004

Proposal: Proper Disposal of Consumer Information Under the Fair and Accurate Credit Transactions Act of 2003

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Comments:

@@@I personally was charged for using my card as a debit card numerous times in the first month that I opened my account. I was charged \$1.50 each time and was not aware of it until I received my first statement. I must have used the card 20 times or so by this point. If it was included in the consumer information provided to me from the bank, it was not emphasized or pointed out to me in any way. This is just not right.

IP: 205.188.116.207

User Agent: Mozilla/4.0 (compatible; MSIE 6.0;

AOL 8.0; Windows NT 5.1; .NET CLR 1.1.4322)